

**What are Living Benefits?** Living Benefits are the proceeds of your life insurance coverage under the Wisconsin Public Employers (WPE) Group Life Insurance Program which are paid to you while you are still living rather than to your beneficiaries after your death. If a Living Benefit is paid to you, the face value of your WPE life insurance will be reduced by that same amount. If you take the entire benefit, your coverage will cease and no further benefit will be payable.

**Who is eligible to receive a Living Benefit?** Living Benefits are payable to any eligible person who is insured under the WPE Group Life Insurance Program and meets the medical criteria. The applicant may be an insured employee or retiree, or the spouse or dependent child of an employee who has coverage under the WPE Spouse and Dependent Plan.

**Medical criteria for eligibility.** You must have a terminal condition to qualify.

Terminal Condition means that you have a condition caused by sickness or injury which directly results in a life expectancy of 12 months or less.

Minnesota Life will make the final determination as to whether an applicant is eligible for the Living Benefit.

**You cannot be required to apply for a Living Benefit.** Under the terms of the contract between Minnesota Life and the State of Wisconsin Group Insurance Board, Living Benefits are not payable if you are required by law to liquidate assets to meet the claims of creditors or to obtain a government benefit or entitlement. Your application for a Living Benefit must be voluntary, and you may spend the proceeds for any purpose.

**Amount you can apply for.** You can apply for up to the full value of the coverage that is in force on the date your application is received. The minimum request is \$5,000 (or the total value of your insurance if less). If you apply for less than the full value of your coverage, the amount must be in whole thousands of dollars. You may apply again later to receive another Living Benefit from the coverage remaining when you reapply.

**Effect on other coverages and premiums.** If a Living Benefit is paid to your spouse or dependent who is insured under the WPE Spouse and Dependent plan, coverage for that person will be reduced by the amount of Living Benefit, but other family members will continue to have full coverage and the premium amount will not change.

If a Living Benefit is paid to you, the face value of your WPE life insurance will be reduced by that same amount. If you have Additional coverage, the value of that coverage will be reduced first. The value of your Supplemental coverage (if any) will be reduced next, and the value of your Basic coverage will be reduced last. Any coverage remaining at your death will be paid to your beneficiaries.

Your family members who are insured under the Spouse and Dependent plan will continue to have coverage subject to the ordinary provisions of the policy even if the entire value of your coverage has been paid out to you.

As long as any coverage remains in force, **and** you are receiving earnings from your employer, you will be liable for premiums on that coverage. When you cease receiving earnings, premiums on your remaining coverage are automatically waived.

**Is there a service charge for payment of a Living Benefit?** As of the publication date of this

form, there is no fee. However, the contract between the insurance carrier and the State of Wisconsin Group Insurance Board authorizes the carrier to charge a processing fee of up to \$150 if notice of the fee has been given to the Department of Employee Trust Funds.

**Tax considerations:** Benefits received under the Living Benefits provision may not be included in your taxable income. You should seek assistance from your personal tax advisor to determine the taxability of benefits related to your individual situation. In addition, the receipt of benefits under this rider may adversely affect your eligibility for Medicaid or other government benefits or entitlements.

**Other Wisconsin Retirement System benefits for which you may be eligible.** If you are not already receiving a Wisconsin Retirement System (WRS) annuity you may be eligible to receive monthly disability benefits from the WRS. In some cases, disability benefits also provide important financial protection for your beneficiaries. Please contact the Department of Employee Trust Funds for an application for disability benefits.

**How do I apply?** Contact the Department of Employee Trust Funds (ETF) to request an *Application for Living Benefits* (ET-2322). ETF will send you the form along with a *Living Benefits Summary — Life Insurance* (ET-2323) which shows your life insurance amount. If you decide to apply for benefits, complete the *Application for Living Benefits* (ET-2322) and return it to:

Minnesota Life Insurance Company  
P.O. Box 259708  
Madison, WI 53725-9708

Minnesota Life will then send you a form to be completed by your attending physician.

Your Living Benefit cannot be paid until all forms are satisfactorily completed and approved by Minnesota Life. **DO NOT** make financial commitments based on a Living Benefit until you have been notified that your application has been approved.

**Legal guardianship and court approval may be required.** Letters of guardianship for the estate must be filed with the application, together with a court order approving the terms of the application, if the applicant has a guardian of the estate, is a child under 18, or is deemed mentally incompetent.

**This brochure is simply a summary** of the Living Benefit option of your coverage under the Wisconsin Public Employers' Group Life Insurance program. In all instances, the terms of the policy control. If you have any questions regarding this benefit, please feel free to contact the Department of Employee Trust Funds toll free 1-877-533-5020 or 266-3285 (local Madison). You can also visit our web site at: *etf.wi.gov*.

**ALWAYS INCLUDE YOUR NAME, SOCIAL SECURITY NUMBER, AND DATE OF BIRTH ON ALL CORRESPONDENCE TO THIS DEPARTMENT.**

*The Department of Employee Trust Funds does not discriminate on the basis of disability in the provision of programs, services or employment. If you are speech, hearing or visually impaired and need assistance, call toll free 1-877-533-5020, (608) 266-3285 (local Madison) or TTY (608) 267-0676. We will try to find another way to get the information to you in a usable form.*

#### Contacting the Department of Employee Trust Funds

##### Self-Service Toll-Free Telephone Services

- Available 24 hours a day, seven days a week. You must have a touch-tone telephone to use these systems.
- **SELF-SERVICE LINE:** Call 1-877-383-1888 or 266-2323 (local Madison) to request forms and brochures. Wisconsin Retirement System annuitants may also change their home mailing address or tax withholding election through this self-service line.
- **TELEPHONE MESSAGE CENTER:** Call 1-800-991-5540 or 264-6633 (local Madison) to hear detailed recorded messages covering a variety of Wisconsin Retirement System topics.
- **Note:** You will not be able to talk to a "live" person using these systems. To speak to a benefits specialist, call the telephone numbers listed below.

##### To Visit our Internet Site

Access the Internet site at: *etf.wi.gov*. A tremendous amount of information is on-line regarding the Wisconsin Retirement System and other benefit programs. You may even e-mail the Department through this site.

##### To Call During Office Hours

**Office Hours:** 7:45 am to 4:30 pm, Monday through Friday (except holidays)  
**Toll Free:** 1-877-533-5020  
**Madison:** (608) 266-3285  
To make an appointment: (608) 266-5717  
TTY (Teletypewriter for hearing & speech impaired): (608) 267-0676  
**Milwaukee:** To make an appointment: (414) 227-4294

##### To Write Us

Department of Employee Trust Funds  
P.O. Box 7931  
Madison, WI 53707-7931

##### To Visit Us

(An appointment is recommended)

**Madison:** 801 West Badger Road  
**Milwaukee:** 819 North Sixth Street, Room 550

# LIVING BENEFITS



Department of Employee Trust Funds  
P. O. Box 7931  
Madison, WI 53707-7931